

Fill in this information to identify the case:

Debtor 1 Janet Louise McCauley-Green

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Michigan
(State)

Case number 16-47391-mlo

Form 4100R**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT

Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: 8 1 7 6

Property address: 8610 Braile St.
Number Street

Detroit MI 48228-2810
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/____
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ 1,768.55

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00

c. **Total.** Add lines a and b. **Less Suspense Balance \$273.45** (c) \$ 1,495.10

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 02 01 2022
MM / DD / YYYY

Debtor 1 Janet Louise McCauley-Green
First Name Middle Name Last Name

Case number (if known) 16-47391-mlo

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Molly Slutsky Simons
Signature

Date 6 / 1 / 2022

Print Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone (513) 444-4100

Email bankruptcy@sottileandbarile.com



Loan#
Borrower: MCAuley
Date Filed: 5/16/2016
BK Case # 16-47391
First Post Petition Due Date: 6/1/2016
POC covers: 2/1/16-5/1/16
MOD EFFECTIVE DATE:

TPA

DATE	PAYMENT CHANGES		TOTAL	Reference
	P81	Escrow		
02/01/16	244.24	208.65	452.89	
06/01/16	244.24	207.51	451.75	Payment listed in POC
03/01/17	244.24	188.07	432.31	NOPC filed with the court
06/01/17	244.24	236.90	481.14	NOPC filed with the court
06/01/18	244.24	305.86	550.10	NOPC filed with the court
06/01/19	244.24	242.19	486.43	NOPC filed with the court
06/01/20	244.24	283.24	527.48	NOPC filed with the court
06/01/21	244.24	383.71	627.95	NOPC filed with the court
07/01/21	244.24	109.09	353.33	NOPC filed with the court
02/01/22	244.24	109.47	353.71	NOPC filed with the court

	Date	Amount Recvd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp. Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Fees/Escrow Disposed	Comments
Beginning Suspense Balance							\$0.00			\$0.00				\$9.77	\$0.00		
	12/15/2016	\$582.78	post	6/1/16	2/1/16	\$451.75	\$131.03	\$131.03		\$131.03				\$9.77	\$0.00		
	1/11/2017	\$488.01	post	7/1/16	3/1/16	\$451.75	\$36.26	\$36.26		\$167.29				\$9.77	\$0.00		
	2/14/2017	\$689.88	post	8/1/16	4/1/16	\$451.75	\$238.13	\$238.13		\$405.42				\$9.77	\$0.00		
	4/14/2017	\$670.69	post	9/1/16	5/1/16	\$451.75	\$218.94	\$218.94		\$624.36				\$9.77	\$0.00		
	4/14/2017		post	10/1/16	6/1/16	\$451.75	-\$451.75		\$451.75	\$172.61				\$9.77	\$0.00		
	5/15/2017	\$492.63	post	11/1/16	7/1/16	\$451.75	\$40.88	\$40.88		\$213.49				\$9.77	\$0.00		
	6/14/2017	\$679.73	post	12/1/16	8/1/16	\$451.75	\$227.98	\$227.98		\$441.47				\$9.77	\$0.00		
	7/13/2017	\$305.53	post	1/1/17	9/1/16	\$451.75	-\$146.22		\$146.22	\$295.25				\$9.77	\$0.00		
	8/14/2017	\$679.73	post	2/1/17	10/1/16	\$451.75	\$227.98	\$227.98		\$523.23				\$9.77	\$0.00		
	9/18/2017	\$679.73	post	3/1/17	11/1/16	\$432.31	\$247.42	\$247.42		\$770.65				\$9.77	\$0.00		
	9/18/2017		post	4/1/17	12/1/16	\$432.31	-\$432.31		\$432.31	\$338.34				\$9.77	\$0.00		
	10/16/2017	\$492.63	post	5/1/17	1/1/17	\$432.31	\$60.32	\$60.32		\$398.66				\$9.77	\$0.00		
	11/10/2017	\$679.73	post	6/1/17	2/1/17	\$481.14	\$198.59	\$198.59		\$597.25				\$9.77	\$0.00		
	12/14/2017	\$305.53	post	7/1/17	3/1/17	\$481.14	-\$175.61		\$175.61	\$421.64				\$9.77	\$0.00		
	1/11/2018	\$679.73	post	8/1/17	4/1/17	\$481.14	\$198.59	\$198.59		\$620.23				\$9.77	\$0.00		
	2/20/2018	\$679.73	post	9/1/17	5/1/17	\$481.14	\$198.59	\$198.59		\$818.82				\$9.77	\$0.00		
	2/20/2018		post	10/1/17	6/1/17	\$481.14	-\$481.14		\$481.14	\$337.68				\$9.77	\$0.00		
	3/20/2018	\$492.63	post	11/1/17	7/1/17	\$481.14	\$11.49	\$11.49		\$349.17				\$9.77	\$0.00		
	4/17/2018	\$492.63	post	12/1/17	8/1/17	\$481.14	\$11.49	\$11.49		\$360.66				\$9.77	\$0.00		
	5/15/2018	\$492.63	post	1/1/18	9/1/17	\$481.14	\$11.49	\$11.49		\$372.15				\$9.77	\$0.00		
	6/14/2018	\$679.73	post	2/1/18	10/1/17	\$481.14	\$198.59	\$198.59		\$570.74				\$9.77	\$0.00		
	7/11/2018	\$492.63	post	3/1/18	11/1/17	\$481.14	\$11.49	\$11.49		\$582.23				\$9.77	\$0.00		
	8/13/2018	\$679.73	post	4/1/18	12/1/17	\$481.14	\$198.59	\$198.59		\$780.82				\$9.77	\$0.00		
	9/17/2018	\$492.63	post	5/1/18	1/1/18	\$481.14	\$11.49	\$11.49		\$792.31				\$9.77	\$0.00		
	10/12/2018	\$492.63	post	6/1/18	2/1/18	\$550.10	-\$57.47		\$57.47	\$734.84				\$9.77	\$0.00		
	11/29/2018	\$679.73	post	7/1/18	3/1/18	\$550.10	\$129.63	\$129.63		\$864.47				\$9.77	\$0.00		
	12/18/2018	\$305.53	post	8/1/18	4/1/18	\$550.10	-\$244.57		\$244.57	\$619.90				\$9.77	\$0.00		
	12/18/2018		post	9/1/18	5/1/18	\$550.10	-\$550.10		\$550.10	\$69.80				\$9.77	\$0.00		
	1/14/2019	\$679.73	post	10/1/18	6/1/18	\$550.10	\$129.63	\$129.63		\$199.43				\$9.77	\$0.00		
	2/20/2019	\$24.12	suspense				\$24.12		\$24.12	\$223.55				\$9.77	\$0.00		
	3/15/2019	\$305.53	suspense				\$305.53		\$305.53	\$529.08				\$9.77	\$0.00		
	4/12/2019	\$679.73	post	11/1/18	7/1/18	\$550.10	\$129.63	\$129.63		\$658.71				\$9.77	\$0.00		
	4/12/2019		post	12/1/18	8/1/18	\$550.10	-\$550.10		\$550.10	\$108.61				\$9.77	\$0.00		
	5/15/2019	\$679.73	post	1/1/19	9/1/18	\$550.10	\$129.63	\$129.63		\$238.24				\$9.77	\$0.00		
	6/13/2019	\$492.63	post	2/1/19	10/1/18	\$550.10	-\$57.47		\$57.47	\$180.77				\$9.77	\$0.00		
	7/22/2019	\$623.67	post	3/1/19	11/1/18	\$550.10	\$73.57	\$73.57		\$254.34				\$9.77	\$0.00		
	8/14/2019	\$935.50	post	4/1/19	12/1/18	\$550.10	\$385.40	\$385.40		\$639.74				\$9.77	\$0.00		
	8/14/2019		post	5/1/19	1/1/19	\$550.10	-\$550.10		\$550.10	\$89.64				\$9.77	\$0.00		
	10/16/2019	\$780.96	post	6/1/19	2/1/19	\$486.43	\$294.53	\$294.53		\$384.17				\$9.77	\$0.00		
	10/21/2019	\$780.96	post	7/1/19	3/1/19	\$486.43	\$294.53	\$294.53		\$678.70				\$9.77	\$0.00		
	10/21/2019		post	8/1/19	4/1/19	\$486.43	-\$486.43		\$486.43	\$192.27				\$9.77	\$0.00		
	11/18/2019	\$940.60	post	9/1/19	5/1/19	\$486.43	\$454.17	\$454.17		\$646.44				\$9.77	\$0.00		
	11/18/2019		post	10/1/19	6/1/19	\$486.43	-\$486.43		\$486.43	\$160.01				\$9.77	\$0.00		
	12/13/2019	\$752.48	post	11/1/19	7/1/19	\$486.43	\$266.05	\$266.05		\$426.06				\$9.77	\$0.00		
	1/16/2020	\$629.91	post	12/1/19	8/1/19	\$486.43	\$143.48	\$143.48		\$569.54				\$9.77	\$0.00		
	1/16/2020		post	1/1/20	9/1/19	\$486.43	-\$486.43		\$486.43	\$83.11				\$9.77	\$0.00		
	2/18/2020	\$486.43	post	2/1/20	10/1/19	\$486.43	\$0.00			\$83.11				\$9.77	\$0.00		
	2/18/2020		pre	pre-petition		\$0.00				\$83.11				\$9.77	\$0.00		
	3/13/2020	\$486.43	pre	3/1/20		\$486.43	\$0.00			\$83.11	\$179.73			\$189.50	\$179.73		
	3/13/2020		pre	pre-petition	11/1/19	\$0.00				\$83.11		\$151.13		\$189.50	\$179.73		
	4/16/2020	\$486.43	post	4/1/20	12/1/19	\$486.43	\$0.00			\$83.11				\$340.63	\$330.86		
	4/16/2020		pre	pre-petition		\$0.00				\$83.11		\$150.86		\$491.49	\$481.72		
	4/16/2020		pre	contractual applied	1/1/20	\$0.00				\$83.11	2/1/2016		\$452.89	\$38.60	\$481.72		
	5/18/2020	\$486.43	post	5/1/20	2/1/20	\$486.43	\$0.00			\$83.11				\$38.60	\$481.72		
	5/18/2020		pre	pre-petition		\$0.00				\$83.11		\$139.07		\$38.60	\$481.72		
	7/15/2020	\$868.27	post	6/1/20	3/1/20	\$627.95	\$240.32	\$240.32		\$323.43				\$177.67	\$620.79		
	8/13/2020	\$732.12	post	7/1/20	4/1/20	\$627.95	\$104.17	\$104.17		\$427.60				\$177.67	\$620.79		
	9/14/2020	\$732.12	post	8/1/20	5/1/20	\$627.95	\$104.17	\$104.17		\$531.77				\$177.67	\$620.79		
	10/20/2020	\$807.24	post	9/1/20	6/1/20	\$627.95	\$179.29	\$179.29		\$711.06				\$177.67	\$620.79		
	10/20/2020		pre	pre-petition		\$0.00				\$711.06				\$177.67	\$620.79		
	10/20/2020		post	10/1/20	7/1/20	\$627.95	-\$627.95		\$627.95	\$83.11	\$51.82			\$229.49	\$672.61		
	11/10/2020	\$627.95	post	11/1/20	8/1/20	\$627.95	\$0.00			\$83.11				\$229.49	\$672.61		
	11/10/2020		pre	pre-petition		\$0.00				\$83.11		\$58.75		\$288.24	\$731.36		
	12/23/2020	\$627.95	post	12/1/20	9/1/20	\$627.95	\$0.00			\$83.11				\$288.24	\$731.36		
	12/23/2020		pre	pre-petition		\$0.00				\$83.11		\$58.64		\$346.88	\$790.00		
	1/20/2021	\$627.95	post	1/1/21	10/1/20	\$627.95	\$0.00			\$83.11				\$346.88	\$790.00		
	1/20/2021		pre	pre-petition		\$0.00				\$83.11		\$161.39		\$508.27	\$951.39		
	2/11/2021	\$627.95	post	2/1/21	11/1/20	\$627.95	\$0.00			\$83.11				\$508.27	\$951.39		
	2/11/2021		pre	pre-petition		\$0.00				\$83.11		\$58.43		\$566.70	\$1,009.82		
	3/10/2021	\$897.00	suspense			\$897.00		\$897.00		\$980.11				\$566.70	\$1,009.82		
	3/26/2021	\$627.95	post	3/1/21	12/1/20	\$627.95	\$0.00			\$980.11				\$566.70	\$1,009.82		
	3/26/2021		pre	pre-petition		\$0.00				\$980.11		\$58.32		\$625.02	\$1,068.14		
	4/14/2021	\$627.95	post	4/1/21	1/1/21	\$627.95	\$0.00			\$980.11				\$625.02	\$1,068.14		
	4/14/2021		pre	pre-petition		\$0.00				\$980.11		\$160.51		\$785.53	\$1,228.65		
	4/15/2021		pre	applied to escrow		\$0.00				\$980.11			\$751.99	\$33.54			

[illegible]

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION**

In Re:

Case No. 16-47391-mlo

Janet Louise McCauley-Green

Chapter 13

Debtor.

Judge Maria L. Oxholm

PROOF OF SERVICE

The undersigned does hereby certify that a copy of the Response to Notice of Final Cure Payment has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on June 1, 2022 to the following:

Janet Louise McCauley-Green, Debtor
8610 Braile Street
Detroit, MI 48228

James P. Frego, II, Debtor's Counsel
fregolaw@aol.com

Toni Valchanov, Debtor's Counsel
fregolaw@aol.com

Tammy L. Terry, Chapter 13 Trustee
mieb_ecfadmin@det13.net

United States Trustee's Office
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

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